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Cosmetic Surgery Coverage Explained

When is cosmetic, reconstructive, or plastic surgery covered by your TRICARE health plan?

This is a common question received by TRICARE Europe staff from beneficiaries throughout Europe.

The short answer is that coverage is limited and many types of common cosmetic surgery are not covered by TRICARE. The key to ensure coverage for a specific procedure is to contact your TRICARE Service Center BEFORE any type of cosmetic surgical procedure is performed by a civilian provider.

“You don’t want to get stuck with the bill, which could be quite costly depending on the type of surgery you had,” said Linda Glynn, Regional Nurse Case Manager for TRICARE Europe.

There are several types of cosmetic, plastic, and/or reconstructive surgery that TRICARE does cover. Some of the more common covered indications are:

- Correction of a congenital anomaly
- Restoration of body form (including revision of scars) following an accidental injury
- Revision of disfiguring and extensive scars resulting from cancer surgery
- Topical treatment for severe scarring and keloid lesions resulting from burns, surgical procedures or traumatic events, only if there is evidence of impaired function
- Reconstructive breast surgery following a medically necessary mastectomy performed for the treatment of cancer, severe fibrocystic disease, or traumatic injuries

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There are a number of surgeries NOT covered by TRICARE. They include:

- Procedures performed primarily for psychological or psychiatric reasons or as a result of the aging process
- Breast augmentation procedures (except post-mastectomy breast reconstruction)
- Revision of scars resulting from surgery and/or disease process, except disfiguring and extensive scars resulting from cancer surgery
- Face Lifts
- Breast Reduction (unless there is a medical documentation of intractable pain not amenable to other forms of treatment)
- Panniculectomy (tummy tuck) body sculpting procedures solely for the purpose of cosmetics
- Removal of tattoos
- Liposuction for body contouring
- The removal of silicone or saline breast implants that were not originally covered by TRICARE. Problems with breast implants may include damage, hardening, leaking, and immune problems. These problems are considered unfortunate outcomes resulting from initial non-covered surgery. Management of these complications is not covered by TRICARE.

What these lists reveal, Glynn said, is that covered cosmetic, plastic, and reconstructive surgeries are generally considered medically essential. Those that are not covered are considered either medically unessential procedures or side effects resulting directly from non-covered surgeries.

The bottom line is that TRICARE uses very specific criteria to determine whether or not a cosmetic surgery is a covered benefit. If you are considering cosmetic, plastic, or reconstructive surgery, the Health Benefits Advisor at your local TRICARE Service Center can help determine your coverage. You can find the number for your local TRICARE Service Center at:

www.europe.tricare.osd.mil/benefit/tsclist.asp. You can also call your local military Medical Treatment Facility or contact the Centralized TRICARE Service Center at 00-49-(0) 6302-67-7433.

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